

Information to identify the case:					
Debtor 1	Danielle L. Walter			Social Security number or ITIN	xxx-xx-0491
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-70647-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle L. Walter
aka Danielle L. Detterbeck

10/10/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Danielle L Walter
 Debtor

Case No. 12-70647-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db
 13420522 +Danielle L Walter, 1425 18th Avenue, Altoona, PA 16601-3237
 13420526 +American Education Services, P.O. Box 8147, Harrisburg, PA 17105-8147
 #+Atlantic Broadband, c/o Credit Protection Associations, 24 Main Street,
 Bradford, PA 16701-2018
 13420529 +CitiFinancial, P.O. Box 499, Hanover, MD 21076-0499
 13422503 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13420530 +Dental Care Associates, 1415 Eisenhower Blvd., Johnstown, PA 15904-3217
 13420534 +McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
 Philadelphia, PA 19109-1031
 13420542 +Zenith Acquisition, 220 John Glenn Dr. #1, Buffalo, NY 14228-2246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2017 01:40:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13420521 +EDI: AFNIRECOVERY.COM Oct 11 2017 01:23:00 Afni, Inc., 404 Brock Drive, P.O. Box 3097,
 Bloomington, IL 61702-3097
 13438284 EDI: AIS.COM Oct 11 2017 01:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13420523 +EDI: AFNIRECOVERY.COM Oct 11 2017 01:23:00 Anderson Fin Network/Bloom, 404 Brock Drive,
 P.O. Box 3097, Bloomington, IL 61702-3097
 13420524 +EDI: ACCE.COM Oct 11 2017 01:23:00 Asset Acceptance Corp, P.O. Box 2036,
 Warren, MI 48090-2036
 13461612 EDI: CAPITALONE.COM Oct 11 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13420527 +EDI: CAPITALONE.COM Oct 11 2017 01:23:00 Capital One Bank USA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13422689 +E-mail/Text: bankruptcy@cavps.com Oct 11 2017 01:40:45 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13420528 +EDI: WFNNB.COM Oct 11 2017 01:23:00 Chadwick's, P.O. Box 659728,
 San Antonio, TX 78265-9728
 13420531 +EDI: HFC.COM Oct 11 2017 01:23:00 Household Bank, P.O. Box 17051,
 Baltimore, MD 21297-1051
 13420532 +EDI: RESURGENT.COM Oct 11 2017 01:23:00 LVNV Funding, LLC, P.O. Box 10497,
 Greenville, SC 29603-0497
 13520556 EDI: RESURGENT.COM Oct 11 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13520557 EDI: RESURGENT.COM Oct 11 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13520565 EDI: RESURGENT.COM Oct 11 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of General Electric Capital, Corporation, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13420533 E-mail/Text: camanagement@mtb.com Oct 11 2017 01:40:03 M & T Bank, 1100 Wehrle Drive,
 Buffalo, NY 14221
 13432040 E-mail/Text: camanagement@mtb.com Oct 11 2017 01:40:03 M&T Bank, P.O. Box 1288,
 Buffalo, New York 14240
 13420535 +EDI: MID8.COM Oct 11 2017 01:23:00 Midland Credit Management, Inc.,
 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
 13420536 +E-mail/Text: eggssupportservices@eggscorp.com Oct 11 2017 01:40:40
 NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
 13473538 +EDI: OPHSUBSID.COM Oct 11 2017 01:23:00 OAK HARBOR CAPITAL LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13420537 +E-mail/Text: bknotice@ercollections.com Oct 11 2017 01:40:35 Sprint,
 c/o Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 13420538 +EDI: WTRRN BANK.COM Oct 11 2017 01:23:00 Target National Bank, P.O. Box 673,
 Minneapolis, MN 55440-0673
 13420539 +EDI: VERIZONEAST.COM Oct 11 2017 01:23:00 Verizon Pennsylvania,
 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
 13420540 +EDI: VERIZONWIRE.COM Oct 11 2017 01:23:00 Verizon Wireless - Great Lake,
 1515 E. Woodfield Road, Suite 1400, Schaumburg, IL 60173-5443

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 13420541 M&T BANK
 Vince's Auto
 13420525* +Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Oct 10, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Ann E. Swartz on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Forrest B. Fordham, III on behalf of Debtor Danielle L Walter FFordhamlaw@msn.com,
fordham-law@hotmail.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kevin T. McQuail on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M&T BANK mcohen@mwc-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9